

Form B18 (Official Form 18)(10/05)

**United States Bankruptcy Court**  
Eastern District of Virginia  
1100 East Main Street  
Richmond, VA 23219

**Case Number** 05-41756-DOT

**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alexis Marie Harris  
8284 Gethsemane Ct. #18  
Mechanicsville, VA 23111

Social Security No.:

Debtor: xxx-xx-0094

Employer's Tax I.D. No.:

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: January 24, 2006

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0422-7  
Case: 05-41756

User: admin  
Form ID: B18

Page 1 of 1  
Total Served: 34

Date Rcvd: Jan 25, 2006

The following entities were served by first class mail on Jan 27, 2006.

db +Alexis Marie Harris, 8284 Gethsemane Ct. #18, Mechanicsville, VA 23111-6404  
aty +Andrew George Adams, III, 100 E Main Street, Richmond, VA 23219-2112  
tr +Harry Shaia, Jr, Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704  
7285969 +BYL Services, PO Box 569, Malvern, PA 19355-0569  
7285968 +Blookbuster, 2621 West Hundred Rd., Chester, VA 23831-2308  
7285971 +Capital Recovery Service, P.O. Box 1170, Fairfax, VA 22030-1170  
7285972 +City of Colonial Heights, Treasurer, PO 3401, Col Heights, VA 23834-9001  
7285973 +Columbia Gas, PO Box 830005, Baltimore, MD 21283-0005  
7285976 +Gulf State Credit, LLC, PO Box 105507, Atlanta, GA 30348-5507  
7285977 +Hanover Townhouses, 425 E. Broadway St. Apt 1, Hopewell, VA 23860-2850  
7285978 +John Randolph Medical Center, P.O. Box 31172, Tampa, FL 33631-3172  
7285979 +L.C. System, Inc., 444 Hwy 96 East, PO Box 64887, Saint Paul, MN 55164-0887  
7285980 +Marks And Morgan, 375 Ghent Rd, Akron, OH 44333-4601  
7285982 +Movie Gallery, 900 West Main St., Dothan, AL 36301-1410  
7285984 +NCO Financial Systems, PO Box 41457, Philadelphia, PA 19101-1457  
7285983 +Nco Financial Systems, Pob 41466, Philadelphia, PA 19101-1466  
7285985 North Shore Agency, Inc, P.O. Box 8909, Westbury, NY 11590-8909  
7285987 +Portfolio Acquisitions, 2425 Commerce Ave Ste 10, Duluth, GA 30096-8913  
7285989 +Rob Minton, 2226 Wyngate Dr., Hillsborough, NC 27278-9534  
7285990 Scholastic Book Services, PO Box 5011, Montville, NJ 07045-5011  
7285991 +SunCom, P.O. Box 6270, Glen Allen, VA 23058-6270  
7285992 +Suntrust Bank, P.O.Box 85673, Richmond, VA 23285-5673  
7366202 +US Trustee, 600 East Main Street, Suite 301, Richmond, VA 23219-2430  
7285993 VCU Health System-MCV Hosp, PO Box 980462, Richmond, VA 23298-0462  
7285994 +Virginia American Water, PO Box 580493, Charlotte, NC 28258-0493  
7285995 +Virginia Emergency Physicians, Lockbox 4469, PO Box 85080, Richmond, VA 23285-4000  
7285996 +Virginia Physicians for Women, PO BOX 6829, Richmond, VA 23230-0829  
7285998 +Wash Mutual/Providian, 4900 Johnson Dr, Pleasanton, CA 94588-3308

The following entities were served by electronic transmission on Jan 26, 2006 and receipt of the transmission was confirmed on:

tr +EDI: QHSHAIA.COM Jan 26 2006 12:21:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C.,  
8550 Mayland Drive, Richmond, VA 23294-4704  
7285970 +EDI: CAPITALONE.COM Jan 26 2006 12:21:00 Cap One Bk, Po Box 85520, Richmond, VA 23285-5520  
7285974 +EDI: CREDPROT.COM Jan 26 2006 12:21:00 Credit Protection Association, 13355 Noel Rd,  
Dallas, TX 75240-6602  
7285975 +EDI: AMINFOFP.COM Jan 26 2006 12:20:00 First Premier Bank, 601 S Minnesota Ave,  
Sioux Falls, SD 57104-4868  
7285986 EDI: PHINPLAZA.COM Jan 26 2006 12:21:00 Plaza Associates, PO Box 18008,  
Hauppauge, NY 11788-8808  
7285988 +EDI: PROVID.COM Jan 26 2006 12:22:00 Providian, PO Box 660763, Dallas, TX 75266-0763  
7285997 +EDI: FUNB.COM Jan 26 2006 12:21:00 Wachovia, PO Box 563966, Charlotte, NC 28256-3966  
TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

7285981 MCV Physicians, PO Box 4466

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2006

Signature:

